



Insuring Success – Family Heritage Product Information:

My name is Tracy Sabol and I am with [Insuring Success](#). My firm specializes in working with all types of businesses all throughout the United States, but we *specialize in working with School Districts*. We offer a unique **Money-Back** Voluntary Supplemental product through [Family Heritage](#) that helps protect people financially when faced with a critical illness or injury.

Our product has nothing to do with the DIRECT cost of medical situations, Health Insurance typically will take care of those expenses. We help people with the INDIRECT costs people are faced with; like deductibles, childcare, travel expenses and uncovered medical expenses.

Our program helps an individual by offering money (benefit) directly to a person when they are going through things like Cancer, Heart Attacks, Premature Babies, Car Accidents, etc. When your income goes down, your expenses go up and we help with these out-of-pocket expenses and the gap not provided by Time Off, Short-Term Disability, or Long-Term Disability. Perhaps similar in concept to AFLAC, **but VERY different**.

With Health Insurance constantly changing and deductibles on the rise many educators are finding that our product is a budget-friendly way to help them save or be prepared in the event of a catastrophic event.

■ PRODUCTS

We offer 4 different policies (products) to protect employees financially...the individual chooses what they want:

- Cancer
- Cardiac
- Accident/Injury
- ICU

■ FEATURES

- The product is geared to financially protect Employees by offering benefits to help pay the bills while going through a major medical illness or injury (this all in ADDITION to what they currently have)
- The products are completely **employee owned** and **do not go through payroll, nor do they have administration costs** for the school
- We offer a **money back guarantee after 25 years** if the employee doesn't use the product (or less claims); this tends to be viewed as a win-win situation and just another way to save (ROP is tax-free)
- Our transportation benefit is a key benefit with Cancer and Cardiac plan
- Most of our features have **NO lifetime limits** – huge selling feature
- If the primary policyholder were to pass before 25 years – the built-up premium would go to beneficiaries tax-free immediately
- Rates are **age-band rated**, will never increase
- Premium will never go up, not even with claims
- Guaranteed renewable – even after claims
- Policy is still in place at age-band rating after return of premium has been given – e.g. take out policy at 30, get return of premium at 55, locked in still at age 30 rating for rest of life
- All benefits are paid directly to policyholder
- All claims handled here in United States – agents will assist with claim handling
- Agents touch base with their clients yearly for product review or to see if we owe them \$



■ CUSTOMIZATION

- We offer 4 different levels to fit anyone's budget – the more they pay in premium, the more the benefit pays out
- We also offer 4 different *family options* which reflect different premiums; all can be selected based on their needs and wants
 - E.G. Husband may choose to just get Cardiac, wife may choose to get Cancer and get ICU plan for family
 - Individual
 - Couple
 - Single Parent
 - Family

■ HOW WE SHARE OUR PRODUCT WITH SCHOOLS

- We offer a 10-15-minute present of product in front of the school staff (typically at a prescheduled meeting ... per building or as a group)
- Interest cards are handed out – staff members check “yes” or “no” if interested in learning more
- We follow up with only the teachers/staff that checked YES before/after work, during a prep period or whatever works best for them
- If they are interested in the product they sign up (w/5 easy questions to be approved for policy– no physical or bloodwork needed)
- Application process takes 5 minutes and at that time get payment info - it is automatic withdrawal from their own CHECKING/SAVINGS account

■ UNIQUE FEATURES

- We offer a Return of Premium (cash back) on policy at the end of 25 years, so it's not a lose it if you don't use it policy
- Our product is employee owned and doesn't go through the department payroll at all; so, there isn't any cost to the School District and the Employee takes the product wherever they go in life
- Our limits are some of the richest in the industry and we pay 10, 20, 30, 40, 50k+ month when people are going through critical illnesses or injuries like car accidents, cancer, heart attacks, etc.
- Even if an employee gets injured on the job or off the job – we still pay for the events they are going through
- Offers benefits on top of anything else you have. E.G. Short-term, Long-term, Workers Compensation, Long-term care – we still pay for the triggered event

■ WEBSITES & COMPANY INFORMATION

- www.insuringsuccess.com – our agency
- www.familyheritagelife.com – the product we represent
- www.torchmarkcorp.com – the parent company of Family Heritage
- Product started in 1989
- Owned by Torchmark – Captive Product
- TMK symbol (Torchmark) on the New York Stock Exchange
- A rating by AM Best
- A+ rating by BBB
- We have won national awards for customer service

Insuring Success

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Family Heritage product provider

www.familyheritagelife.com

Parent Company to Family Heritage

www.torchmarkcorp.com